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September 9, 2005

F D I C San Francisco Regional Office  
c/o Johns F. Carter, Director  
25 Jessie Street @ Ecker Square - Suite 2300  
San Francisco, CA 94105

Dear Mr. Carter:

I am writing because I am concerned about the risk that Wal-Mart poses to banking and our communities.

I am opposed to the mixing of commerce and banking. It may be catastrophic. If allowed to happen, it would represent a dominating and dangerous concentration of economic power.

Wal-Mart tried to enter the retail market in our 4,000 people community several years ago, but decided not to when citizens revolted. We've seen what has happened in other communities. Wal-Mart has a history of destabilizing communities.

In summary, I hope that for the sake of our communities and banks, as well as our country, we oppose granting deposit insurance to Wal-Mart. Thank you!

Sincerely,

*Dennis Daugherty*

Dennis Daugherty  
3635 S. 461 Road  
El Dorado Springs, MO 64744